## IN THE CLAIMS

Please cancel claim 61.

Please amend claims 1, 21, 25, and 59-60 as follows:

1.   (Thrice Amended) A method of directing payment of bills, comprising the steps of:

receiving, via a network, a plurality of instructions, each having an associated amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with the plurality of consumers by one of a draft, a charge to a credit card and an ACH transfer; and

processing the received plurality of instructions to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

21.   (Thrice Amended) An article of manufacture for directing payment of bills, comprising:

a computer readable medium; and

computer programming stored on the computer readable medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a plurality of instructions, each having an associated amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

process the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with the plurality of consumers by one of a draft, a charge to a credit card and an ACH transfer; and

process the received plurality of instructions to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

25. (Thrice Amended) A system for directing payment of bills, comprising:

a first processor configured to receive, via a network, a plurality of instructions, each having an associated payment amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers; and

a second processor configured to process the received plurality of instructions to generate (i) a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with the plurality of consumers by one of a draft, a charge to a credit card and an ACH transfer, and (ii) a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

59. (Twice Amended) A method of directing payment of bills, comprising the steps of:

receiving, via a network, a plurality of instructions, each instruction having an associated amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with each of the plurality of consumers by one of a draft, a charge to a credit card and an ACH transfer; and

processing the received plurality of instructions to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

60. (Thrice Amended) A method of directing payment of bills, comprising the steps of:

receiving a plurality of instructions to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment; and

processing the received plurality of instructions to generate a directive to debit each of a plurality of deposit accounts associated with each of the plurality of consumers by one of a draft, a charge to a credit card and an ACH transfer.